

Information to identify the case:

Debtor 1	Eric W. Cornelis	Social Security number or ITIN	xxx-xx-9686
	First Name Middle Name Last Name	EIN	--
Debtor 2	Laura J. Cornelis	Social Security number or ITIN	xxx-xx-8206
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-15222-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric W. Cornelis

Laura J. Cornelis
aka Laura Mizzer, aka Laura Deeley

12/28/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eric W. Cornelis
 Laura J. Cornelis
 Debtors

Case No. 14-15222-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 41

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db #+Eric W. Cornelis, 225 Adams Avenue, Barrington, NJ 08007-1231
 jdb #+Laura J. Cornelis, 225 Adams Avenue, Barrington, NJ 08007-1231
 aty +William G Sokol, Sokol & Linden, Attorneys at Law, 35 Kings Highway East, Suite 220,
 Haddonfield, NJ 08033-2009
 r +Michael Lott, RE/MAX Preferred, 415 Egg Harbor Rd., Suite 9, Sewell, NJ 08080-9211
 514844136 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514644225 +Aes/wells Fargo, Po Box 2461, Harrisburg, PA 17105-2461
 514852108 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514644229 +Dept Of Ed/sallie Mae, 11100 Usa Pkwy, Fishers, IN 46037-9203
 514644231 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 514644236 +Kathleen Cornelis, 20 W Franklin Ave, Collingswood, NJ 08108-1118
 514644237 +Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
 514706569 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
 514661089 Wells Fargo Bank, NA, ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 Sheffield Street, Suite 101,
 P.O. Box 1024, Mountainside, NJ 07092-20024
 514855874 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2018 00:27:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 29 2018 00:27:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514644226 +EDI: TSYS2.COM Dec 29 2018 04:53:00 Barclays Bank Delaware, ATTN: BANKRUPTCY,
 P.O. Box 8801, Wilmington, DE 19899-8801
 514644240 EDI: CITICORP.COM Dec 29 2018 04:53:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI,
 Po Box 20507, Kansas City, MO 64195
 514644227 +EDI: CAPITALONE.COM Dec 29 2018 04:53:00 Cap One, ATTN: BANKRUPTCY DEPT., Po Box 30285,
 Salt Lake City, UT 84130-0285
 514816390 +E-mail/Text: bankruptcy@cavps.com Dec 29 2018 00:27:38 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 514644228 EDI: CHASE.COM Dec 29 2018 04:53:00 Chase, PO Box 100018, Kennesaw, GA 30156-9204
 514683204 +EDI: TSYS2.COM Dec 29 2018 04:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514644230 +EDI: TSYS2.COM Dec 29 2018 04:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515747161 EDI: ECMC.COM Dec 29 2018 04:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 515747162 EDI: ECMC.COM Dec 29 2018 04:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC,
 PO Box 16408, St. Paul, MN 55116-0408
 514644232 +EDI: RMSC.COM Dec 29 2018 04:53:00 Geocrb/lowes, ATTENTION: BANKRUPTCY DEPARTMENT,
 Po Box 103104, Roswell, GA 30076-9104
 514644233 +EDI: RMSC.COM Dec 29 2018 04:53:00 Geocrb/lumber Liquidato, Po Box 965036,
 Orlando, FL 32896-5036
 514644234 +EDI: RMSC.COM Dec 29 2018 04:53:00 Geocrb/old Navy, ATTENTION: GEMB, Po Box 103104,
 Roswell, GA 30076-9104
 514644235 +EDI: RMSC.COM Dec 29 2018 04:53:00 Geocrb/sleepys, C/o Po Box 965036,
 Orlando, FL 32896-0001
 514985276 EDI: IRS.COM Dec 29 2018 04:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 514700622 +EDI: FORD.COM Dec 29 2018 04:53:00 Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 514982770 EDI: NAVIENTFKASMSERV.COM Dec 29 2018 04:53:00 Navient Solutions, Inc.,
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 514916550 EDI: PRA.COM Dec 29 2018 04:53:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 514916826 EDI: PRA.COM Dec 29 2018 04:53:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 514644238 E-mail/Text: bankruptcy@pseg.com Dec 29 2018 00:26:02 PSE&G Bankruptcy Department,
 PO Box 490, Cranford, NJ 07016-0490
 514776393 EDI: Q3G.COM Dec 29 2018 04:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514644239 +EDI: NAVIENTFKASMSERV.COM Dec 29 2018 04:53:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 514644241 EDI: VERIZONCOMB.COM Dec 29 2018 04:53:00 Verizon Bankruptcy Department, Fios,
 PO Box 3037, Bloomington, IL 61702-3037
 514856761 +EDI: WFFC.COM Dec 29 2018 04:53:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514644242 +EDI: WFFC.COM Dec 29 2018 04:53:00 Wells Fargo Hm Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335
 514985277 +EDI: WFFC.COM Dec 29 2018 04:53:00 Wells Fargo Hm Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Dec 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor Wells Fargo Bank, NA
angela.pattison@powerskirn.com, ecf@powerskirn.com
Brian C. Nicholas on behalf of Creditor Wells Fargo Bank, NA bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Lee Martin Perlman on behalf of Debtor Eric W. Cornelis ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Lee Martin Perlman on behalf of Joint Debtor Laura J. Cornelis ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 7